



PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Ganesan

Serial No. **09/734,694**

Filed: **December 13, 2000**

For: **Dynamic Biller List Generation**

Group Art Unit: **3624**

Examiner: **E. Colbert**

RESPONSE TO ELECTION/RESTRICTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sirs:

Responsive to the Office Action mailed July 26, 2005, setting a one month response period, the Applicant has the following response:

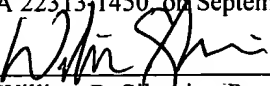
ELECTION AND TRAVERSAL

The Examiner requests restriction to one of the following two (2) groups:

- I. Claims 1-51, purportedly drawn processing bill payment information, classified in class 705, subclass 43;
- II. Claims 52-57, purportedly drawn to receiving an instruction to pay a bill of the payee, classified in class 705, subclass 40.

The Applicant elects the Group I claims, Claims 1-51. The Applicant elects Group I with traverse.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 9, 2005.


William R. Silverio - Reg. No. 45,383



CONCLUSION

Should the Examiner have further questions or comments with respect to examination of this case, it is respectfully requested that the Examiner telephone the undersigned attorney at (404) 853-8214, so that further examination of this application can be expedited.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefor (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "William R. Silverio", written over a horizontal line.

William R. Silverio
Reg. No. 45,383

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Docket No.: 23952-00138